EXHIBIT F



RECEIVED JAN 1 8 2008

Mr. David Fredsall Deputy Superintendent Foreign and Wholesale Banks Division New York State Banking Department One State Street New York, NY 10004

January 17, 2008

Re: Voluntary Surrender of Banking License For the Bank of Cyprus Representative Office

Dear Mr. Fredsall:

Enclosed please find the original Banking License for the Bank of Cyprus Representative Office, as well all amendments to it.

In addition, please find a copy of the executed agreement between the Bank of Cyprus and Swig Equities. The agreement shows that Bank of Cyprus has resolved its lease obligation with its landlord.

On behalf of the Bank of Cyprus, I would like to let you know that it was a pleasure working with the New York State Banking Department for the past ten years. In particular, I would like to point out that Ms. Valerie Shaw was exceptional in her efficiency and professionalism regarding all my dealings with her.

Sincerely,

(Zaharo Sofianou)